

Fill in this information to identify the case:

Debtor 1 Mary R. Garner aka Mary Ruth Garner aka Mary Ruth Adams aka Mary Ruth Miller
 Debtor 2 _____
 (Spouse, if filing) _____
 United States Bankruptcy Court for the: Southern District of Indiana
 Case Number 15-71341-AKM-13 (State)

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U. S. Bank Trust National Association, not in its
 Individual capacity but solely as Owner Trustee
 Name of creditor: Windsor Park Asset Holding Trust

Court Claim no. (if known) 12

Last four digits of any
 number you use to identify
 the debtor's account: 1123

Date of payment change:
 Must be at least 21 days after
 date of this notice 02/26/2020

New total payment: \$380.46
 Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

- ☐ No
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with the applicable nonbankruptcy law.
 Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$92.09 New escrow payment: \$95.59

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate account?

- ☒ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with the applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ New interest rate: _____

Current principal and interest payment: _____ New principal and interest payment: _____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)
 Reason for change: _____

Current mortgage payment: _____ New mortgage payment: _____

Debtor 1 Mary R. Garner aka Mary Ruth Garner aka Mary Ruth Adams aka Mary Ruth Miller
 number (if known) 15-71341-AKM-13

Case

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

I declare under penalties of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X  Date 1/8/2020
 Signature

Print: Michael J. Kulak Title Attorney
 First Name Middle Name Last Name

Company Codilis Law, LLC

Address 8050 Cleveland Place

Merrillville, IN 46410

Contact Phone (219) 736-5579 Email bankruptcy@codilis.com

Attorney
 File: 1027087

CERTIFICATE OF SERVICE

I certify that on 1-10-2020, a copy of the attached was filed electronically. Notice of this filing will be sent to the following parties through the Court's Electronic Case Filing System. Parties may access this filing through the Court's system.

Kevin Kinkade; kinkadeassociates@hotmail.com

Robert P. Musgrave; trustee-general@chap13evv.com

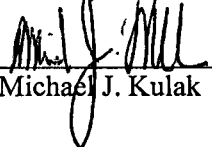
United States Trustee, S.D., IN; ustpreion10.in.ecf@usdoj.gov

I further certify that on 1-10-2020, a copy of the attached was mailed by depositing in the U.S. Mail to the following:

Mary R. Garner
1005 South 8th Street
Boonville, IN 47601

Attorneys for Creditor

By:


Michael J. Kulak 21347-53

Codilis Law, LLC
8050 Cleveland Place
Merrillville, IN 46410
(219) 736-5579
bankruptcy@codilis.com
Atty File: 1027087

This firm is deemed to be a debt collector.



P.O. Box 19409
Charlotte, NC 28219-9409
Important Escrow Information

Escrow Analysis Statement
Analysis Date 12/18/2019

[REDACTED]
MARY R GARNER
1005 S 8TH ST
BOONVILLE IN 47601-2259



YOUR ACCOUNT INFORMATION	
Loan Number:	[REDACTED]
UPB as of January 1st:	\$42,688.24
Unpaid Principal Balance:	\$39,968.72
Interest Rate:	3.000%
Current Payment Amount:	\$376.96
Principal & Interest:	\$284.87
Escrow:	\$92.09
New Payment Amount:	\$380.46
Principal & Interest:	\$284.87
Escrow:	\$95.59
New Payment Effective Date:	02/26/2020

Dear MARY R GARNER,

Please see the important information below regarding your Escrow Account on the above referenced account.

Important Bankruptcy Information

This statement is for information only. We are not trying to collect a debt against you personally. Our records indicate that you recently filed for bankruptcy or you are already having a discharge. Although your legal duty to repay the loan may be discharged, we still have a lien on the property and the right to foreclose on the property if the loan is in default.

Please be advised that this is not an attempt to collect any pre-petition escrow advances, which have been previously included in the subject mortgagee's Proof of Claim and were approved to be paid through the Bankruptcy Plan. There is however, a post-petition shortage in the escrow account in the amount of \$40.20 as of the date of this statement. This shortage amount only includes the required escrow cushion, if allowed by applicable law, and unpaid escrow amounts advanced on your behalf after the date of your bankruptcy filing. This shortage amount does not include any pre-petition taxes or pre-petition insurance premiums advanced on your behalf.

What is an Escrow Account?

Each month, a part of your monthly mortgage payment is deposited into your Escrow Account. We use this money to pay your Scheduled Disbursements for Taxes, Hazard Insurance, and/or Mortgage Insurance as they come due throughout the year. The amount we collect from you and deposit in your Escrow Account each month is 1/12 of the annual Scheduled Disbursements, plus any minimum balance requirement, sometimes called a 'cushion'.

For your property at 1005S 8TH ST, BOONVILLE, IN 47601, the cushion is equal to 2 months of the escrow payment.

TABLE 1 - DISBURSEMENTS ON YOUR BEHALF IN THE UPCOMING YEAR		
Payee Name	Amount	Phone Number
ALLSTATE EDI	\$690.00	
WARRICK COUNTY	\$457.08	812-897-6166
Total Scheduled Disbursements	\$1,147.08	

What is an Escrow Account Shortage?

If there is not enough money estimated to fully pay your Scheduled Disbursements plus meet any required minimum balances, then an Escrow Account Shortage will exist. Escrow Account Shortages are typically caused by changes in your taxes or insurance premiums.

What are the results of my Annual Escrow Account Analysis?

We've completed the analysis of your Escrow Account based on the activity for the period Jul 2019 - Jan 2020 (Table 2) and our analysis indicates Escrow Account Shortage exists in the amount of \$40.20.

Since your shortage is less than \$50.00, RoundPoint has elected to not collect the shortage at this time.

TABLE 2 - ACTUAL ESCROW ACCOUNT HISTORY

The table below reflects what actually happened in your escrow account since your last analysis compared to what we estimated would happen. Last year’s estimates are next to the actual activity.

		Payments		Disbursements			
Month	Description	Estimated	Actual	Estimated	Actual	Estimated Balance	Actual Balance
Starting Balance \$-193.81							
July	Hazard Ins	\$92.09	\$91.38 *	\$666.00 *	\$0.00	\$-767.72	\$-102.43
August	Deposit	\$92.09	\$91.38 *	\$0.00	\$0.00	\$-675.63	\$-11.05
September	Deposit	\$92.09	\$92.09	\$0.00	\$0.00	\$-583.54	\$81.04
October	County Tax	\$92.09	\$92.09	\$219.55 *	\$228.54	\$-711.00	\$-55.41
November	Deposit	\$92.09	\$92.09	\$0.00	\$0.00	\$-618.91	\$36.68
December	E Deposit	\$92.09	\$276.27 *	\$0.00	\$0.00	\$-526.82	\$312.95
January	E Deposit	\$92.09	\$92.09	\$0.00	\$0.00	\$-434.73	\$405.04
February	Deposit	\$92.09	\$0.00 *	\$0.00	\$0.00	\$-342.64	\$405.04
March	Deposit	\$92.09	\$0.00 *	\$0.00	\$0.00	\$-250.55	\$405.04
April	County Tax	\$92.09	\$0.00 *	\$219.55 *	\$0.00	\$-378.01	\$405.04
May	Deposit	\$92.09	\$0.00 *	\$0.00	\$0.00	\$-285.92	\$405.04
June	Deposit	\$92.09	\$0.00 *	\$0.00	\$0.00	\$-193.83	\$405.04
		\$1,105.08	\$827.39	\$1,105.10	\$228.54	\$-193.83	\$405.04

An asterisk (*) indicates a difference between the estimated and actual payments and disbursements. The letter E beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

TOTAL DISBURSEMENTS FROM ESCROW ACCOUNT

Taxes*	\$457.08
Insurance*	\$690.00
Mortgage Insurance*	\$0.00
Other Charges*	\$0.00

*Indicates the total amount you have paid out of your escrow account for over the last 12 months.

TABLE 3 - EXPECTED ESCROW ACTIVITY OVER THE NEXT 12 MONTHS

The table below shows a month by month activity we expect will occur in your escrow account over the next 12 months. This shows the estimated low balance point that is used to calculate an escrow shortage or surplus.

Month	Description	Payment Estimate	Disbursement Estimate	Estimated Balance	Minimum Required	Difference
Starting Balance \$405.04						
February	Deposit	\$95.59	\$0.00	\$500.63	\$191.18	\$309.45
March	Deposit	\$95.59	\$0.00	\$596.22	\$191.18	\$405.04
April	County Tax Disbursement	\$95.59	\$228.54	\$463.27	\$191.18	\$272.09
May	Deposit	\$95.59	\$0.00	\$558.86	\$191.18	\$367.68
June	Deposit	\$95.59	\$0.00	\$654.45	\$191.18	\$463.27
July	Hazard Insurance Disbursement	\$95.59	\$690.00	\$60.04	\$191.18	-\$131.14
August	Deposit	\$95.59	\$0.00	\$155.63	\$191.18	-\$35.55
September	Deposit	\$95.59	\$0.00	\$251.22	\$191.18	\$60.04
October	County Tax Disbursement	\$95.59	\$228.54	\$118.27	\$191.18	-\$72.91
November	Deposit	\$95.59	\$0.00	\$213.86	\$191.18	\$22.68
December	Deposit	\$95.59	\$0.00	\$309.45	\$191.18	\$118.27
January	Deposit	\$95.59	\$0.00	\$405.04	\$191.18	\$213.86

We expect that during the next 12 months, we will make the total of \$1,147.08 disbursements from your account. Your lowest estimated balance is \$60.04. Your required minimum balance is \$191.18. This means that you have a Shortage in the amount of \$40.20.

[REDACTED]

**IF YOUR LOAN INCLUDES PRIVATE MORTGAGE INSURANCE (PMI)
PLEASE READ THIS IMPORTANT INFORMATION**

Private Mortgage Insurance: Your mortgage loan requires private mortgage insurance ("PMI"). PMI protects lenders and others against financial loss when borrowers default. Charges for the insurance are added to your loan payments. Under certain circumstances, federal law gives you the right to cancel PMI or requires that PMI automatically terminate. Private mortgage insurance may, under certain circumstances, be canceled by the mortgagor (with consent of the mortgagee or in accordance with applicable state law). Cancellation or termination of PMI does not affect any obligation you may have to maintain other types of insurance.

Borrower Requested Cancellation of PMI: Under the Homeowners Protection Act of 1998, if your loan closed on or after July 29, 1999 as a single-family primary residence, you have the right to request that PMI be cancelled on or after either of these dates: (1) the date the principal balance of your loan is first scheduled to reach 80% of the original value of the property or (2) the date the principal balance actually reaches 80% of the original value of the property. PMI will only be cancelled on these dates if (1) you submit a written request for cancellation; (2) you have a good payment history; and (3) we receive, if requested and at your expense, evidence that the value of the property has not declined below its original value and certification that there are no subordinate liens on the property. A "good payment history" means no payments 60 or more days past due within two years and no payments 30 or more days past due within one year of the cancellation date. "Original value" means the lesser of the contract sales price of the property or the appraised value of the property at the time the loan was closed. Automatic Termination of PMI: Under the Homeowners Protection Act of 1998, if your loan closed on or after July 29, 1999 as a single-family primary residence and if you are current on your loan payments, PMI will automatically terminate on the date the principal balance of your loan is first scheduled to reach 78% of the original value of the property. If you are not current on your loan payments as of that date, PMI will automatically terminate when you thereafter become current on your payments. In any event, PMI will not be required on your mortgage loan beyond the date that is the midpoint of the amortization period for the loan if you are current on your payments on that date.

If your loan closed before July 29, 1999 or if it is not a single-family primary residence or second home: The conditions for cancelling mortgage insurance for mortgages closed before July 29, 1999 are not statutory under federal law, they may be changed at the lender's discretion (unless otherwise required by state law).

If you have any questions or concerns: Please call us at 877-426-8805 to speak with one of our friendly customer service representatives. Written requests for cancellation can be sent to PO Box 19049, Charlotte NC 28219-9409.

To provide us with a Notice of Error about the servicing of your loan, or make a Request for Information about the servicing of your loan, please write to us at:

RoundPoint Mortgage Servicing Corporation
P.O. Box 19789
Charlotte, NC 28219-9409

Federal law requires us to advise you that RoundPoint Mortgage Servicing Corporation (NMLS ID# 18188) is a debt collector and that this is an attempt to collect a debt. Any information obtained may be used for that purpose. To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy proceeding, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect indebtedness as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address, and telephone number.

NOTICE TO CUSTOMERS: RoundPoint Mortgage Servicing Corporation may report information about your mortgage account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

FOR SUCCESSORS IN INTEREST: Confirmed successors in interest to borrowers named on the Note are not liable for repayment of the debt of the original named borrower unless and until the successor assumes the loan obligation pursuant to applicable law.